

In re:
Cammy Lynn Mendes
Debtor

Case No. 25-11756-SC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Oct 27, 2025

User: admin
Form ID: pdf042

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2025:

Recip ID	Recipient Name and Address
db	Cammy Lynn Mendes, 503 Traverse Dr, Costa Mesa, CA 92626-3116

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2025

Signature: /s/Gustava Winters

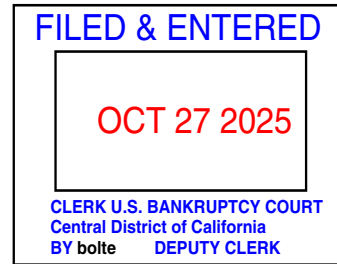
CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2025 at the address(es) listed below:

Name	Email Address
Bert Briones	on behalf of Debtor Cammy Lynn Mendes bb@redhilllawgroup.com helpdesk@redhilllawgroup.com;RedHillLawGroup@jubileebk.net
Martina A Slocomb	on behalf of Debtor Cammy Lynn Mendes rockymountainlaw@yahoo.com
Martina A Slocomb	on behalf of Defendant Cammy Mendes martina@redhilllawgroup.com
United States Trustee (SA)	ustpregion16.sa.ecf@usdoj.gov
Weneta M.A. Kosmala (TR)	ecf.alert+Kosmala@titlexi.com wkosmala@txitrustee.com;dmf@txitrustee.com;sdk@txitrustee.com

TOTAL: 5

1 Bert Briones (SBN 237594)
2 Martina A. Slocomb (SBN 252157)
3 **RED HILL LAW GROUP**
4 15615 Alton Parkway, Suite 210
5 Irvine, California 92618
6 Telephone: (714) 733-4455
7 Facsimile: (714) 733-4450
8 bb@redhilllawgroup.com
9 martina@redhilllawgroup.com



7 Attorneys for Debtor

CHANGES MADE BY COURT

8
9 **UNITED STATES BANKRUPTCY COURT**
10 **CENTRAL DISTRICT OF CALIFORNIA – SANTA ANA DIVISION**

11 In re:

12 CAMMY LYNN MENDES,

13
14
15 Debtor.

Case No. 8:25-bk-11756-SC

Chapter 7

ORDER ON OBJECTION TO CLAIMED
EXEMPTION IN REAL PROPERTY

Hearing:

Date: October 14, 2025

Time: 11:00 a.m.

Crtm: ZoomGov; 5C, 411 W Fourth St.,
Santa Ana, CA 92701

21
22 The Court considered the Objection to Claimed Exemption in Real Property filed by Gregg
23 Roberts filed at ECF Dkt. No. 8 (the “Objection”), the Opposition filed by Debtor Cammy Lynn
24 Mendes, the Reply filed by Roberts, the evidentiary objections of Cammy Lynn Mendes to the
25 evidence submitted by Gregg Roberts, and the oral argument at the hearing on the Objection. For
26 the reasons stated in the Court’s tentative ruling, which is set forth below, and for the reasons stated
27 on the record at the hearing on the Objection, the Court hereby orders as follows:
28

1 1. In advance of the hearing, the Court posted the following tentative, which it adopted
2 in full at the hearing:

3 Tentative for 10/14/25:

4 The Court is inclined to OVERRULE Gregg Robert's Objection [Dk. 8].

5 Fed. R. Bankr. Proc. Rule 4003(c) makes clear that a party in interest who objects to a
6 claimed exemption has the burden of proving that the exemption was not properly
7 claimed. The cases Mr. Roberts relies upon in his Reply [Dk. 20], *Raleigh v. Illinois*
8 *Dep't of Revenue*, 530 U.S. 15 (2000) and *Diaz v. Kosmala (In re Diaz)*, 547 B.R.
9 329, 336-38 (BAP 9th Cir. 2016), do not negate this burden, as clarified by more
10 recent precedent from the Ninth Circuit: *Lee v. Field (In re Lee)*, 889 F.3d 639 (9th
11 Cir. 2018). Mr. Roberts accordingly had the initial burden to show Debtor's
12 exemption was improper in his objection, which he did not do.

13 Moreover, Mr. Roberts' Reply and Mr. Carual's Declaration [Dk. 21] do not rectify
14 the deficiencies of the Objection; neither provide sufficient evidence showing that
15 Debtor's exemption was not properly claimed. Debtor's evidentiary objections [Dk.
16 29] to both are well-taken, in light of Local Rule 9013-1(g)(4) barring new arguments
17 or matters raised for the first time in reply documents from consideration.

18 Virtual appearances are required.


19 2. Debtor established a valid homestead exemption in the property located at 503
20 Traverse Drive, Costa Mesa, California 92626.

21 3. The Court overrules the Objection for the reasons stated on the record and in the
22 tentative ruling.

23 **IT IS SO ORDERED.**

24 #####

25 Date: October 27, 2025

26 
27 Scott C. Clarkson
28 United States Bankruptcy Judge